

REMARKS/ARGUMENTS

Following amendment, Claims 1-62 remain in this application, including independent claims 1, 16, 31, 46, and 52.

The Office Action of July 28, 2004 rejected claim 1-62 under 35 USC §102 (e) as being anticipated by U.S. Published Application No. 20010049634 (the "Stewart" reference).

Applicants have carefully reviewed Stewart and believe that it neither teaches or suggests the present invention. As described in greater detail below, the present invention provides a unique network configure for allow consumers to securely access personalized insurance information and to securely make personalized insurance selections.

In contrast, Stewart, as described in its abstract, provides an on-line interactive network community for the integrated purchase and sale of metals, particularly steel. The community provides an on-line supply chain of steel from raw products producers through the eventual end user customer for steel products. Buyer members and seller members after they have been qualified to participate and are assigned their unique member identifications, and sale of products, such as steel coils, by means of the electronic system. A complete legally binding contract is created between the buyer and seller, including all the terms and conditions necessary to transfer the product from buyer to seller. Buyer members are given the option to purchase steel products from an on-line product catalog by either an auction mechanism or a fixed-price product guide. By entering certain information, such as the form, grade, gauge or width of a steel coil, for example, the buyer member is given a listing of qualifying products, identified by seller member, from which the buyer can choose. Once selected, the buyer member's financial account can be automatically checked to determine if funds are available to make the purchase, assuring the seller member of prompt payment. Additionally, a carrier may be contracted to transport the purchased product from the seller location to the buyer location.

Returning to the present invention, the claimed method and system provide consumers with the ability to securely access customized insurance options and to make selections from these customized options that are securely forwarded to the insurance provider. Specifically, the present invention provides an intermediary that services as a secure portal between customer and insurance provider. The intermediary authenticates the provider and allows an authenticated provider to post insurance offerings. In this way, the intermediary prevents the

customer from receiving offers from fraudulent or undesirable third parties, such as criminals or spammers. The intermediary further provides the desirable benefit of serving as a secure buffer to protect the legitimate providers from receiving fraudulent inquiries or hackers from directly accessing the insurance providers.

At the same time, the intermediary authenticates a customer and provides insurance offers specifically related to that authenticated customer. For example, the intermediary can provide insurance offerings from that customer's employer or other eligibility grouping. As suggested above, the intermediary has a further desirable benefit of prevents undesirable third parties from contacting the customer. Moreover, the intermediary prevents fraudulent/accidental transmission of the customer's personal data contained in the insurance information to unauthenticated customers. Thus, the customer's options and her prior insurance selections are protected from unauthorized access so that the customer's insurance coverages cannot be changed or altered without her permission. The intermediary then accepts the customer's selections and makes these selections available to the appropriate authenticated insurance provider(s). In this way, the customer's selections are securely and privately forwarded to the appropriate insurance provider(s) without risking undesired dissemination of the customer's selection, further assuring the customer's privacy.

In summary, it can be seen that the present invention provides a novel solution to problems and risks associated with changing insurance coverage options. Furthermore, the present invention provides a double security configuration that protects customers and providers from unwanted third party since the customer and provider need only to access data from a secure intermediary. This configuration is specially beneficial to insurance transactions because of the associated inherent transfer of sensitive personal customer data during the transaction.

Furthermore this protects the customer and providers from known risks associated with an illegitimate third party that establishes itself as a secret intermediary between the customer and insurance providers. In known configurations, a customer connects to provider through a secure connection. The illegitimate third party defeats this security by posing as the customer to the provider and posing as the provider to the customer. Thus, the customer and the provider are engaged in secure connections but unknowing to the third party. The third party can then intercept, access, and modify the transmissions between the customer and the provider. For example, the third party could obtain personal customer data, and this risk is particularly acute with the growth of identity theft crimes. The present invention addresses

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this need by serving as a secure intermediary to hamper the efforts of the undesired third parties.

In view of the foregoing, the Applicants respectfully request that the Examiner considers the above-noted amendment when the application is examined on its merits and the timely allowance of the pending claims. The Examiner is invited to contact Applicants' undersigned representative to expedite prosecution.

If there are any fees due in connection with the filing of this response, please charge the fees to our Deposit Account No. 50-1349.

Respectfully submitted,

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